



Serial No. 09/919,413

**Inventors:** David Lawrence

Docket No. 3499-132

## INFORMATION DISCLOSURE STATEMENT

(Use several sheets if necessary)

## U.S. PATENT DOCUMENTS

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## OTHER DOCUMENTS

EXAMINER	N. Subramaniam	DATE CONSIDERED	10/1/03
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Serial No. 09/919,413

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## U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
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	4,326,259	4/20/82	Cooper et al.	364	715	3/27/80
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EXAMINER	DATE/CONSIDERED
N. Subramaniam	10/11/03

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N-1	Purcell, Lea "Roping in Risk, May, 1994", Bank System Technology, pp. 64-68.
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